

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Missouri

**Order and Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/14/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) and address):

LaQueta Russell-Taylor  
3624 Cleveland Ave  
Saint Louis, MO 63110

Case Number:  
10-44012 -A399

Last four digits of Social Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-8112

Attorney for Debtor(s) (name and address):

Sean C. Paul  
Legal Helpers  
515 Olive Street, Suite 702  
St. Louis, MO 63101  
Telephone number: (314) 588-1520

Bankruptcy Trustee (name and address):

John V. LaBarge Jr  
Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143  
Telephone number: (314) 781-8100

**Meeting of Creditors:**

Date: **May 12, 2010**

Time: **09:00 AM**

Location: **111 South Tenth Street, First Floor, Room 1.310, St. Louis, MO 63102**

Refer to Other Side for Important Documentation Needed at the Meeting of Creditors

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **8/10/10**

For a governmental unit(except as otherwise  
provided in Fed. R. Bankr. P.3002(c)(1)): **10/12/10**

**Foreign Creditors:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 7/12/10**

The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Hearing on Confirmation of Plan**

The hearing on confirmation will be held:

Date: **6/10/10** Time: **10:00 AM** Location: **Thomas F. Eagleton U. S. Courthouse, 111 South Tenth Street, Fifth Floor, St. Louis, MO 63102**

**Deadline to Object to Confirmation of the Plan**

Twenty-one (21) days after the *conclusion* of the meeting of creditors or at the confirmation hearing, whichever is earlier.

**Address of the Bankruptcy Clerk's Office:**

111 South Tenth Street  
Fourth Floor  
St. Louis, MO 63102  
Telephone number: (314) 244-4500  
Toll Free VCIS number: 1-888-223-6431  
Electronic Case Information/PACER: <https://ecf.moeb.uscourts.gov>

**So Ordered:**



United States Bankruptcy Court Judge  
Date: 4/15/10

Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.

## EXPLANATIONS

FORM B9L (12/09)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Usually, the filing of a case automatically stays certain collection and other actions against the debtor and the debtor's property such as contact by any means to demand repayment, taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. Taking prohibited actions may result in penalty.
Meeting of Creditors and Order to Appear	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) are ordered to appear</i> at the meeting to be questioned under oath by the trustee and by creditors. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2),(4), or (6), you must file a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <a href="https://ecf.moeb.uscourts.gov">https://ecf.moeb.uscourts.gov</a> . <b>This Court requires all attorneys to file electronically through CM/ECF.</b> You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office or via the Internet if you have a PACER subscription. You may register for PACER at <a href="http://pacer.psc.uscourts.gov">http://pacer.psc.uscourts.gov</a> . Case status information is available 24 hours a day by contacting VCIS (voice case information) or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <a href="http://www.moeb.uscourts.gov">http://www.moeb.uscourts.gov</a>
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.
— Refer to Other Side for Important Deadlines and Notices —	

### Debtor information needed at the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements

- Divorce decree or separation agreement
- Documentation supporting Means Test/Disposable Income Form 22
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date (must be provided to trustee by the 45th day after the petition date)

### Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student ID, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099 6)Social Security Administration report, or 7)statement that such documentation does not exist.

<b>UNITED STATES BANKRUPTCY COURT Eastern District of Missouri</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: LaQueta Russell-Taylor		Case Number: 10-44012
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ <i>(If known)</i>  Filed on: _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.</b>  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).  <b>Amount entitled to priority:</b>  \$ _____  <i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
<b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____  <b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> ____%  <b>Amount of arrearage and other charges as of time case filed included in secured claim,</b> <b>if any:</b> \$ _____ <b>Basis for perfection:</b> _____  <b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  <b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		
<b>Date:</b>	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		<b>FOR COURT USE ONLY</b>

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS**

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

**Claim**

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**INFORMATION**

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

# CERTIFICATE OF NOTICE

District/off: 0865-4  
Case: 10-44012

User: mccj  
Form ID: b9i

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Apr 15, 2010

The following entities were noticed by first class mail on Apr 17, 2010.

db +LaQueta Russell-Taylor, 3624 Cleveland Ave, Saint Louis, MO 63110-4008  
aty +Sean C. Paul, Legal Helpers, 515 Olive Street, Suite 702, St. Louis, MO 63101-1833  
ust +Office of U.S. Trustee, 111 South Tenth Street, Suite 6353, St. Louis, MO 63102-1125  
7937680 +ACE Cash Express, 7028 West Florissant, Saint Louis, MO 63136-2560  
7937679 +Account Resolution Cor, 17600 Chesterfield Airpo, Chesterfield, MO 63005-1246  
7937683 +American Home Mtg Svci, 4600 Regent Blvd Ste 200, Irving, TX 75063-2478  
7937685 +Capital One, N.a., C/O American Infosource, Po Box 54529, Oklahoma City, OK 73154-1529  
7937687 Check 'n Go, 262 Mayfair Plaza, Florissant, MO 63033  
7937688 City of St. Louis, Collector of Revenue, Room 410 City Hall, 1200 Market St.,  
Saint Louis, MO 63103-2841  
7937690 +Consumer Adjustment Co, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911  
7937691 +Credit Acceptance, Attn: Bankruptcy, Po Box 551888, Detroit, MI 48255-1888  
7937693 +Diversified Svs Group, 5800 E Thomas Rd Ste 107, Scottsdale, AZ 85251-7510  
7937694 +Franklin Collection Sv, 2978 W Jackson St, Tupelo, MS 38801-6731  
7937695 +Hsbc Bank, Po Box 3425, Buffalo, NY 14240-3425  
7937701 +Medicredit, 939 N Hwy 67, Florissant, MO 63031-2917  
7937702 Metropolitan Sewer Dist., P.O. Box 437, Saint Louis, MO 63166-0437  
7937706 +Midwst Suprt, 3910 Old Hwy 94 S, Saint Charles, MO 63304-2834  
7937709 +National Ser, 18820 Aurora Avenu, Shoreline, WA 98133-3900  
7937710 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
7937711 +New Century Mortgage C, Po Box 15298, Wilmington, DE 19850-5298  
7937714 Select Portfolio, P.O. Box 65250, Salt Lake City, UT 84165-0250  
7937716 +Southwest Credit Syste, 5910 W Plano Pkwy Ste 100, Plano, TX 75093-2202  
7937717 +Un Coll Tol, 5620 Southwyck Blv, Toledo, OH 43614-1501  
7937718 +United Collect Bur Inc, 5620 Southwyck Blv, Toledo, OH 43614-1501  
7937719 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
7937722 +Wilshire Credit Corp, Attention: Bankruptcy Department CA6-91, Po Box 5170,  
Simi Valley, CA 93062-5170

The following entities were noticed by electronic transmission on Apr 16, 2010.

tr +E-mail/Text: bncntcs@chl3stl.com John V. LaBarge, Jr,  
Chapter 13 Trustee, P.O. Box 430908, St. Louis, MO 63143-0908  
7937675 +EDI: AAEO.COM Apr 16 2010 03:43:00 Aaron Sales & Lease Ow, 309 E Paces Ferry,  
Atlanta, GA 30305-2367  
7937681 EDI: UNIONELECT.COM Apr 16 2010 03:43:00 Ameren UE, P.O. Box 66529,  
Saint Louis, MO 63166-6529  
7937684 +EDI: BANKAMER.COM Apr 16 2010 03:43:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,  
Po Box 26012, Greensboro, NC 27420-6012  
7937686 +EDI: CHASE.COM Apr 16 2010 03:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
7937696 +EDI: HFC.COM Apr 16 2010 03:43:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
Carol Stream, IL 60197-5253  
7937697 +E-mail/Text: JKRepa@aol.com Mca Mgmnt Co, Po Box 480,  
High Ridge, MO 63049-0480  
7937703 +EDI: MID8.COM Apr 16 2010 03:43:00 Midland Credit Management, Po Box 939019,  
San Diego, CA 92193-9019  
7937704 +E-mail/PDF: cindy.hacker@midwestacceptance.com Apr 16 2010 06:59:32 Midwest Acceptance,  
5900 Hampton, Saint Louis, MO 63109-3491  
7937705 +E-mail/PDF: cindy.hacker@midwestacceptance.com Apr 16 2010 06:59:32 Midwest Acceptance Cor,  
5900 Hampton Ave, Saint Louis, MO 63109-3491  
7937707 E-mail/Text: ecfnotices@dor.mo.gov Missouri Department of Revenue,  
Division of Taxation and Collection, P.O. Box 385, Jefferson City, MO 65105-0385  
7938257 E-mail/Text: ecfnotices@dor.mo.gov Missouri Department of Revenue,  
PO Box 475, 301 W High St, Jefferson City MO 65105-0475  
7937708 +E-mail/Text: BK@nationalcreditsolutions.net National Credit Soluti,  
Po Box 15779, Oklahoma City, OK 73155-5779  
7937712 +E-mail/Text: bankruptcy@thinkcash.com Payday One,  
2207 Concord Pike, Suite 604, Wilmington, DE 19803-2908  
7937713 +EDI: PHINRJMA.COM Apr 16 2010 03:43:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,  
Syosset, NY 11791-3426

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7937682 American Home Mtg Srv, Please call 1-888-237-9280, with specific loan number  
7937676\* +Aaron Sales & Lease Ow, 309 E Paces Ferry, Atlanta, GA 30305-2367  
7937677\* +Aaron Sales & Lease Ow, 309 E Paces Ferry, Atlanta, GA 30305-2367  
7937678\* +Aaron Sales & Lease Ow, 309 E Paces Ferry, Atlanta, GA 30305-2367  
7937689\* City of St. Louis, Collector of Revenue, Room 410 City Hall, 1200 Market St.,  
Saint Louis, MO 63103-2841  
7937692\* +Credit Acceptance, Attn: Bankruptcy, Po Box 551888, Detroit, MI 48255-1888  
7937698\* +Mca Mgmnt Co, Po Box 480, High Ridge, MO 63049-0480  
7937699\* +Mca Mgmnt Co, Po Box 480, High Ridge, MO 63049-0480  
7937700\* +Mca Mgmnt Co, Po Box 480, High Ridge, MO 63049-0480  
7937715\* Select Portfolio, P.O. Box 65250, Salt Lake City, UT 84165-0250  
7937720\* +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
7937721\* +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

TOTALS: 1, \* 11

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0865-4  
Case: 10-44012

User: mccj  
Form ID: b9i

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Total Noticed: 41

Date Rcvd: Apr 15, 2010

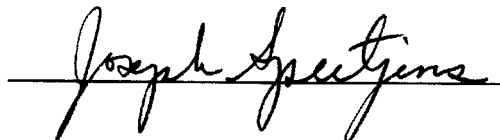
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.